

**DUKE FINANCIAL GROUP, INC.**

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1127913	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$311	\$296	-4.8%		
Loans	\$232	\$197	-15.3%		
Construction & development	\$8	\$6	-31.2%		
Closed-end 1-4 family residential	\$28	\$23	-16.3%		
Home equity	\$14	\$10	-25.5%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-61.4%		
Commercial & Industrial	\$48	\$44	-9.4%		
Commercial real estate	\$115	\$102	-11.3%		
Unused commitments	\$26	\$25	-2.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$23	\$50	115.7%		
Asset-backed securities	\$2	\$2	-19.1%		
Other securities	\$19	\$27	44.2%		
Cash & balances due	\$22	\$8	-63.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$276	\$259	-6.3%		
Deposits	\$246	\$233	-5.6%		
Total other borrowings	\$27	\$23	-14.4%		
FHLB advances	\$13	\$13	0.0%		
Equity					
Equity capital at quarter end	\$35	\$37	6.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	11.5%	--		
Tier 1 risk based capital ratio	13.8%	15.4%	--		
Total risk based capital ratio	15.0%	16.6%	--		
Return on equity <sup>1</sup>	5.3%	3.8%	--		
Return on assets <sup>1</sup>	0.6%	0.5%	--		
Net interest margin <sup>1</sup>	4.6%	4.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	27.9%	34.4%	--		
Loss provision to net charge-offs (qtr)	39.6%	20.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.9%	2.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	29.3%	15.9%	0.7%	4.6%	--
Closed-end 1-4 family residential	5.2%	10.2%	1.4%	2.0%	--
Home equity	0.5%	2.4%	0.7%	1.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	7.5%	9.1%	1.4%	0.1%	--
Commercial real estate	8.0%	3.9%	0.5%	0.3%	--
Total loans	7.2%	5.9%	0.8%	0.6%	--